

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: SANDRA D RAMSAY

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Case No.: 08-31845

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2008.
- 2) This case was confirmed on 03/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/25/2009, 03/25/2009, 03/25/2009, 04/08/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/22/2009.
- 5) The case was dismissed on 08/19/2009.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 12
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,091.42
Less amount refunded to debtor	\$ 845.71
NET RECEIPTS	\$ 8,245.71

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 593.70
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,093.70**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE AUTO FINANCE	SECURED	10,150.00	18,700.47	10,150.00	1,888.25	121.42
CHASE AUTO FINANCE	UNSECURED	8,569.00	.00	8,550.47	.00	.00
CHASE MANHATTAN MORT	SECURED	117,753.00	117,214.01	.00	.00	.00
CHASE MANHATTAN MORT	SECURED	NA	26,089.37	.00	.00	.00
CITIFINANCIAL AUTO C	SECURED	5,650.00	5,352.98	5,352.98	1,797.82	60.52
CITIFINANCIAL AUTO C	UNSECURED	730.30	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	107,454.00	90,304.46	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	33,551.09	34,146.09	.00	.00
SAXON MORTGAGE	SECURED	116,522.26	110,508.75	.00	.00	.00
SAXON MORTGAGE	SECURED	NA	39,758.16	39,958.16	.00	.00
WILSHIRE CREDIT CORP	SECURED	30,404.00	.00	.00	.00	.00
WILSHIRE CREDIT CORP	SECURED	NA	.00	6,200.00	.00	.00
AAA CREDIT SERVICE I	UNSECURED	116.00	141.00	141.00	.00	.00
ADT	UNSECURED	419.88	NA	NA	.00	.00
TRI COUNTY BOARD	UNSECURED	676.00	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	2,681.79	2,681.79	2,681.79	.00	.00
AT & T BANKRUPTCY	UNSECURED	215.44	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,806.29	NA	NA	.00	.00
CHASE MANHATTAN MORT	UNSECURED	8,569.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	2,866.00	3,616.30	3,616.30	.00	.00
CITIFINANCIAL AUTO	UNSECURED	730.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	100.00	420.00	420.00	.00	.00
WOW INTERNET & CABLE	UNSECURED	699.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	2,700.00	1,573.51	1,573.51	.00	.00
GE CONSUMER FINANCE	UNSECURED	1,753.23	NA	NA	.00	.00
GEMB/CARE CREDIT	UNSECURED	1,753.00	NA	NA	.00	.00
BARRY SEROTA & ASSOC	UNSECURED	676.00	NA	NA	.00	.00
LVNV FUNDING LLC	UNSECURED	3,298.61	NA	NA	.00	.00
SANTANNA ENERGY RESI	UNSECURED	576.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	143.00	411.44	411.44	.00	.00
PRIMUS FINANCIAL SER	UNSECURED	6,705.55	6,705.55	6,705.55	.00	.00
HIGHER EDUCATION STU	UNSECURED	6,719.00	8,061.33	8,061.33	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,228.70	1,228.70	1,228.70	.00	.00
VILLAGE OF DOLTON	UNSECURED	1,050.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,111.00	1,111.41	1,111.41	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	262.72	262.72	262.72	.00	.00
SAXON MORTGAGE SERVI	OTHER	NA	NA	NA	.00	.00
AAA CREDIT SERVICE I	UNSECURED	NA	63.00	63.00	.00	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,285.26	1,285.26	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	284.00	284.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	80,304.25	.00	.00
Debt Secured by Vehicle	15,502.98	3,686.07	181.94
All Other Secured	.00	.00	.00
TOTAL SECURED:	95,807.23	3,686.07	181.94
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	284.00	284.00	.00
TOTAL PRIORITY:	284.00	284.00	.00
GENERAL UNSECURED PAYMENTS:	36,112.48	.00	.00

Disbursements:

Expenses of Administration	\$ 4,093.70	
Disbursements to Creditors	\$ 4,152.01	
TOTAL DISBURSEMENTS:		\$ 8,245.71

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/24/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.